SATISFACTION, DISSATISFACTION AND COMPLAINING BEHAVIOR: A COMPREHENSIVE STUDY OF THE DISADVANTAGED CONSUMER

Stephen B. Ash
School of Business Administration
The University of Western Ontario
London, Ontario

and

Melanie Wallendorf
College of Business and Public Administration
University of Arizona
Tucson, Arizona

Revised: July 1982

Report prepared for the Consumer Research and Evaluation Branch, Consumer and Corporate Affairs Canada

The v

SATISFACTION, DISSATISFACTION AND COMPLAINING BEHAVIOR: A COMPREHENSIVE STUDY OF THE DISADVANTAGED CONSUMER

Introduction

The emergence of growing political and popular support for the consumer movement has prompted policymakers to assign a relatively high priority to the development of programs designed to protect the consumer interest. There appears to be widespread agreement between policymakers and researchers that broad generalizations over aggregated populations may lead to inappropriate conclusions. To develop effective consumer protection programs, policymakers require information based on the unique circumstances of groups with special characteristics, needs, and problems. In other words, government officials need information enabling them to identify particular segments which appear to be experiencing relatively unusual patterns of dissatisfaction or unique causal factors leading to dissatisfaction or other consumer problems.

This work reports on the results of a project designed to provide information to public policymakers on the consumer satisfaction/dissatisfaction and complaining behavior of a special consumer population. The special population considered here is that of disadvantaged consumers.

In this report, the first section discusses the conceptual background of the term disadvantaged consumer. The relevant literature is examined for conceptual as well as operational definitions of the term. Based on this discussion, a conceptual definition is then developed which guides the construction of an operational measure of the extent to which a consumer is disadvantaged. Key findings are presented followed by a discussion of the specific policy implications of these findings.

Objectives and Scope of the Research

The principal objective of this study is to increase our understanding of this special population. This will be accomplished through a broader conceptualization of disadvantaged consumer status and, therefore, an improved operational measure of the extent to which a particular consumer is disadvantaged.

The major contribution of this work is methodological. The improved operational measure of disadvantaged consumer status suggested by this work constitutes an important advance in the policymaker's ability to define the disadvantaged segment of the market.

In terms of the scope of the research, it is important to note several limitations. As a part of a study of consumer satisfaction/dissatisfaction, the study forcuses only on post-purchase attitudes and behaviors. Thus, it does not address the problems which might be particularly significant to disadvantaged consumers during the pre-purchase phase of the consumer decision-making process.

Previous Work on Disadvantaged Consumers

Due to the policy as well as societal importance of disadvantaged consumers, there exists a body of previous research as well as writings on the disadvantaged consumer (for a review, see Andreasen, 1978). These will be reviewed here with the intent of discovering what conceptual definition of disadvantaged was used and why that definition was chosen by these authors. In other words, before the consequences of being a disadvantaged consumer can be examined, we must determine who is a disadvantaged consumer. This will necessarily lead into an examination of the causes of disadvantaged status. The effect of this attempt to create a well-founded conceptual and operational definition of disadvantaged consumer status will be a study that has clearer and more valid implications for policy formulation and implementation.

What is a disadvantaged consumer? The most obvious definition is that a poor consumer is a disadvantaged consumer. This definition is true, and the economic status of the individual has been used by many authors in labeling certain individuals or groups as disadvantaged. For example, a stream of research was published in the late 1960's which examined the prices paid by those who were disadvantaged because they had a low level of economic resources (Caplovitz 1963; Goodman 1968; Sturdivant 1969). Certainly, in a marketplace which requires money or economic resources for participation, as is the case in both Canada and the United States, a person without economic resources or with very limited economic resources is disadvantaged. This is so because the individual is either blocked or severely limited in his or her participation in the marketplace.

In a market structure relying on barter or trade, however, the amount of money or income a person has would not be used in determining if the individual is a disadvantaged consumer. Instead, in making this determination we would look at what amount of crops, crafts, or other items the individual had to offer in trade. To the extent that the individual had very few items or had

items considered by others to be of very little value, then we would call the person disadvantaged.

In either case, the criterion for labeling an individual as disadvantaged derives from substantial economic (although not necessarily monetary) limits placed on the individual's participation in the marketplace. To the extent that the individual is, relative to others, severely limited in his or her ability to participate in the marketplace, the individual is a disadvantaged consumer.

Yet there are limits other than economic ones which restrict people's ability to participate in the marketplace. As is shown in Table 1, authors and researchers in this area have used several characteristics or components in describing and measuring disadvantaged consumer status. Each of these characteristics imposes a limit on the consumer's ability to participate in the marketplace.

Clearly, from Table 1 it is evident that economic limits are those most frequently used when describing disadvantaged consumers. This is most likely the case due to the correlation between low income and many other characteristics which limit a person's ability to participate in the marketplace. Andreasen (1975) points this out in his discussion of Caplovitz's classic (1963) work:

> "It was the major contribution of Caplovitz's analysis that the consumer problems of poor people were seen to stem not merely from this poverty, but also from other characteristics, attitudes, and values associated with that poverty. ... lower income is linked to many other undesirable characteristics such as lower rates of automobile ownership, and poorer health as well to minority racial status and old age. These socioeconomic characteristics in turn lead to mediating feelings of alienation and powerlessness as well as to preferences for particular outlets, products, and media." (p. 13).

Yet the correlation between income and any of these other characteristics is not perfect. There are some people who are poor, but who are also well educated, white, and not feeling alienated. Similarly, there are people who

Table 1

Limiting Characteristics Used in Describing/Measuring Disadvantaged Consumer Status

	Income	Minority	Poverty (Ghetto) Area	Education	Age	Lanuguage	Physical Handicapp
Andreason (1975)	✓	✓	✓	✓	✓	✓	
Andreasen (1976)	✓	✓	✓		✓		
Caplovitz (1963)	✓	✓	✓	✓	✓		
Galbraith (1971)	✓						
Goldman (1978)	✓		✓				
Goodman (1968)	✓						
Karpel (1973)				✓		✓	
Magnuson & Carper (1968)	✓	✓	✓	✓	✓		
Nader (1973)	✓	✓					
Phillips & Sternthal (1977)	✓				✓		
Richards (1971)	✓	✓	✓	✓	✓		
Sexton (1973)	✓	✓					
Stafford et al. (1973)		✓	✓				
Steade (1975)	✓	✓	✓	✓	✓		✓
Sturdivant (1968)	✓	✓	✓	✓			

are limited in their ability to participate in the marketplace, perhaps because their low level of education prevents them from acquiring and using the information needed in making judicious consumption choices. Yet such individuals may or may not be poor, may or may not be of a racial minority, and may or may not live in a poverty or ghetto area.

Therefore, as can be seen from Table 1 there are many characteristics which may limit a person's ability to participate in the marketplace. Economic resources are only one of these. To focus only on the poor when speaking of disadvantaged consumers is to omit from consideration people whose abilities to participate in the marketplace are limited by characteristics other than a scarcity of economic resources.

A few examples may serve to illustrate the concept of being a disadvantaged consumer as distinct, although not entirely separate from, being poor. A young person may live in a relatively low-income area of a city, have a low (say $5000 per year) income, and therefore shop in what might be called low-income area stores. Prices may be high in that area relative to other areas. Yet is this person disadvantaged? Is this person's ability to participate in the marketplace limited? Yes, in some senses this person is limited by the low level of income. Yet, if this person has chosen the low income in the form of a stipend in order to pursue a Ph.D. rather than taking a $30,000 per year job in brand management after completing an MBA degree, then we may pause in calling this person disadvantaged. If a definition of disadvantaged status is based solely on income, however, this individual may be included in the group of disadvantaged consumers. Such would be an inaccurate classification, because the individual is <u>not as disadvantaged</u> as someone who is likely to continue the low level of income through life and does not have the somewhat compensating advantage of a high level of education. This high level of education can be viewed as

compensatory to a certain degree since it enables the consumer to bring a higher level of cognitive skill or ability to the marketplace. Although it is certainly difficult to live on such an income, the consumer may be better able to select those products which are better buys or more likely to fit the level of income. Similarly, the person with a low income but high level of education may be better able to evaluate the claims of potential creditors.

Thus, the definition of disadvantaged consumer status, to be complete and accurate, must also be more complicated in its basis than merely household income or, more commonly, per capita income.

This is not to say that per capita income should not be included in a definition of disadvantaged consumer status. Rather, it is an essential component in the definition. However, the purpose here is to go beyond work which places people into two categories, those above and those below a low-income line (see Table 2 for the relevant poverty lines for 1978). In the definition developed in the current work, two divergences with this approach will be included: (1) other bases in addition to income will be included, and (2) the level of income rather than where it falls in relation to some pre-specified poverty line will be used. This latter point requires some discussion.

In studies which use an income cutoff line, consumers are divided into two groups, the poor and the non-poor. The assumption is that the groups are homogeneous within and heterogeneous between. Yet this assumption is questionable in consumer contexts. It assumes, for example, that (using the Senate data) a person living in a 2 person household with an annual income of $8,850 is more similar to a person living in the same size household with an annual income of $50,000 than he or she is to a person living in the same size household with an annual income of $8,830. In discussing the disadvantaged status of people, it is unnecessarily limiting to divide the world into two groups,

Table 2

Senate Committee Poverty Lines and Statistics Canada Low Income Lines by Family Size 1978

Family Size	Senate Committee Poverty Lines 1978 (nearest $10)	Per Capita	Statistics Canada Low-Income Lines 1978	Average Per Capita
1	$ 5,300	$ 5,300	$ 3,520-$ 4,844	$ 4,180
2	$ 8,840	$ 4,420	$ 5,108-$ 7,020	$ 3,030
3	$ 10,610	$ 3,540	$ 6,516-$ 8,957	$ 2,580
4	$ 12,390	$ 3,100	$ 7,747-$ 10,654	$ 2,300
5	$ 14,140	$ 2,830	$ 8,663-$ 11,909	$ 2,060
6	$ 15,910	$ 2,650	$ 9,507-$ 13,074	$ 1,880
7	$ 17,690	$ 2,530	$ 10,424-$ 14,336	$ 1,770

Source: Prepared by Wayne Brighton for Senate Committee. Original information on Statistics Canada Low-Income Lines from Statistics Canada #13-206, "Income Distributions by Size in Canada-1978."

those who are disadvantaged and those who are not. Instead, it is much more useful to discuss the extent to which an individual is disadvantaged based upon multiple components or characteristics (see Table 1) which contribute to disadvantaged status. This is the approach which will be used in this work.

Thus a conceptual definition of the extent to which an individual is disadvantaged would take into account:

(a) the extent to which the individual is unable to participate in the marketplace;

(b) the extent to which the person lacks the cognitive skills or the information to select the product which most closely fits his or her needs;

(c) the extent to which the person lacks the cognitive skills or the information to recognize problems with products when they are encountered;

(d) the extent to which the person lacks the cognitive and psychological abilities to solve problems when they are recognized.

The operational definition of disadvantaged status then must take into account the particular combinations of characteristics which make the person disadvantaged rather than focusing on only one characteristic, such as income. As such, it will need to include measures of economic variables as well as variables relating to the individual's cognitive abilities and access to information. One concept which is relevant with regard to access to information is that of stimulus variation (Wallendorf, 1979).

As society has modernized, the number of types of new and different experiences available to the individual has increased (Inkeles and Smith, 1974). That is, the variety in the types of people and groups with which an individual is in contact has increased (Blau, 1974). This overall increase in the complexity and variety available within the social structure has opened the opportunity for the emergence of stimulus variation. Stimulus variation is

the extent to which an individual exposes himself or herself to a large number of mental stimuli which provide new and different or varied types of information or content. In short, stimulus variation refers to seeking or being exposed to a large amount of varied stimuli.

Although the overall variety in stimulation has increased as society has modernized, there remains a wide range in the amount of stimulus variation experienced by individuals within that society. We can therefore conceive of a dimension along which all individuals could be arrayed according to the extent of stimulus variation existing in their current life pattern and activities. This dimension would then show variation across societies as well as between individuals within a particular society.

To the extent that an individual is low in stimulus variation (that is for individuals who tend not to see or be exposed to a variety of types of information), there is a basis for arguing that the individual is disadvantaged. In a culture where information is necessary prerequisite to making consumer choices, lack of information (like lack of economic resources) is a limit placed on the individual's ability to participate in the marketplace.

On the other hand, a varied and stimulating environment creates in the individual the cognitive ability to understand the world from a number of points of view by using a large number of evaluative and descriptive dimensions. Thus exposure to a variety of sources of stimulation not only provides the individual with information, but also develops the individual's cognitive abilities (also known as cognitive complexity, see Bieri, 1966; Scott, 1962).

In summary, there are several components which comprise the bases for determining the extent to which a consumer is disadvantaged. These must be taken collectively to measure on a continuous scale the extent to which a particular individual is limited in his or her ability to participate in the marketplace.

Key Questions Addressed

The purpose of the current work is to explore the satisfaction/dissatisfaction and action-taking patterns that correlate with disadvantaged status. In other words, as we note increases in the extent to which a consumer is disadvantaged, what changes are found in the nature and extent of consumer satisfaction/dissatisfaction and action-taking. Specifically, the main questions addressed in this project are as follows:

1. How can a measure of the extent to which an individual is disadvantaged be consutructed? This measure of disadvantaged status must meet the criteria of being (1) congruent with the conceptual definition of disadvantaged status developed earlier, and (2) cross-validated across samples.

2. What is the pattern of dissatisfaction that emerges as the degree of being disadvantaged increases? Are highly disadvantaged consumers more likely to be dissatisfied with products, resulting from the limited availability of quality products in the areas where they live combined with their characteristic low levels of education? Or are highly disadvantaged consumers less likely to be dissatisfied with products, resulting from their limited cognitive abilities to recognize that a problem exists?

Each of these is discussed at length in the section on findings.

Study Design and Data Collection

The research reported in this paper was conducted in the context of a broader study conducted for Consumer and Corporate Affairs Canada, in order to assess patterns of consumer satisfaction, dissatisfaction and complaint behavior across a comprehensive set of products and services. A report outlining the results of the main study is available elsewhere.[1] The sample was derived using a five stage probability technique (stratification by geographic region, stratification by community size, selection of interviewing locations, selection of census tracts, and selection of blocks).

Given the large number of products to be investigated, they were divided into three categories and a questionnaire was developed for each. Respondents were then assigned to one of the three product categories. There were six questionnaires in all, including an English and a French version for each of the three different product categories: Food and clothing, Durables, and Services.

Interviews were conducted among 3123 adult Canadians, both males and females, eighteen years of age and over. These interviews were divided as follows:

Food and Clothing	1041
Durables	1030
Services	1052

---

[1] Stephen B. Ash. Consumer Satisfaction, Dissatisfaction and Complaining Behavior: Major Findings and Directions for Action, Minister of Supply and Services, Government of Canada, 1980.

The data from each of the three categories compare favorably with Statistics Canada census information.

In order to ensure that both language versions of the three questionnaires had an identical semantic and emotional impact, each questionnaire was pretested on at least twenty respondents (half English and half French speaking). All pretesting and field work was done by professional interviewers who received specific training on the administration of the questionnaire.

Interviews took place in April and May, 1979. Questionnaires were left at the homes of respondents, and then picked up and checked by interviewers in the presence of the respondents to ensure that they were accurately filled out. Validation of fieldwork was conducted to ensure the accuracy of the data collection procedures.

Measure of Disadvantaged Consumer Status

A measure of the extent to which an individual is disadvantaged in the marketplace must be constructed to reflect the conceptual definition presented earlier. Since this conceptual definition rests on the idea that various components contribute to the extent to which a person is disadvantaged and that these components can in some ways compensate for each other, a linear operational measure seems most appropriate.

The components included in this measure are per capita income, level of education, and three measures of the degree of stimulus variation experienced by the individual. A desire for stimulus variation can manifest itself behaviorally in any of several different ways. This is the reason for including three measures of stimulus variation. Individuals may seek stimulus variation by becoming members of a large number of groups which vary in content, structure, and membership. This form of stimulus variation has been termed role accumulation (Wallendorf 1978). It is measured here as the number of types of groups or

organizations to which the individual belongs. This measure was used because it takes into account the variety in content or information represented by the set of groups or organizations to which the individual belongs. The specific items included in the measure and the coding scheme are shown in Exhibit 1. A cross validation of the three data sets indicates that there are no statistically significant differences, based on a t-test for the difference between means, between any of the pairs. Therefore the distribution of responses is comparable across the three data sets.

Another way of seeking stimulus variation is by exposing oneself to a breadth of types of mass media vehicles (e.g. Time, Vogue, Field and Stream instead of Time, Newsweek, and U.S. News and World Report). By doing this the individual can receive information about a wide variety of topics. A similar index was constructed for this form of stimulus variation. The focus was on the variety of types of magazines used by the individual. The specific items included and the coding scheme are shown in Exhibit 2. This measure was also cross-validated using a t-test for the difference between means. None of the pairwise comparisons were statistically significant, therefore indicating that the distribution of responses are comparable across the three data sets.

The third way in which people seek stimulus variation is through leisure time activities which expose the individual to a variety of experiences, information, and interactions. This form of stimulus variation was measured by the number of social activities out of a set of thirteen in which the individual participates at least one to three times a month. The construction of this measure is shown in Exhibit 3. A comparison of the three data sets using a t-test for the difference between means indicates that the only statistically significant difference is between the food data and the services data. The values compared are shown in Table 3.

Exhibit 1

Measure of Role Accumulation

Some people have the time and interest to belong to organized groups and others do not. Could you please indicate to which, if any, of the following types of groups you belong?

	Yes	No
Consumer groups	1	2
Business or job-related groups	1	2
Religious groups	1	2
Recreational groups	1	2
Community groups	1	2
Social groups	1	2
Political groups	1	2

Role Accumulation Index

RA = number of types of group memberships held

	Food	Durables	Services
Maximum	6	7	7
Minimum	0	0	0
$\bar{X}$	1.21	1.28	1.32
s.d.	1.78	1.85	1.80

Exhibit 2

Measures of Breadth of Mass Media Vehicles Used

Here is a list of some different kinds of magazines. Which kinds have you read during the past three months?

	Yes	No
Consumer magazines	1	2
News magazines	1	2
Fashion magazines	1	2
Sports magazines	1	2
Travel magazines	1	2
Home/gardening magazines	1	2
Hobby/handicrafts magazines	1	2
Other magazines	1	2

Breadth of Mass Media Utilization Index

MMU = number of types of magazines read

	Food	Durables	Service
Maximum	8	8	8
Minimum	0	0	0
$\bar{X}$	3.46	3.39	3.5
s.d.	2.07	2.09	2.04

Exhibit 3

Measures of Number of Social Activities

How often, if ever, do you participate in the following activities?

	Never	Once a Year or Less	2 to 11 Times a Year	1 to 3 Times a Month	Once a Week or More
Tennis	0	1	2	3	4
Attending concerts or ballets	0	1	2	3	4
Attending plays	0	1	2	3	4
Spectator sports events	0	1	2	3	4
Golfing	0	1	2	3	4
Attending movies	0	1	2	3	4
Skiing	0	1	2	3	4
Trying new restaurants	0	1	2	3	4
Listening to the radio, records or tapes	0	1	2	3	4
Sightseeing and traveling	0	1	2	3	4
Attending religious services	0	1	2	3	4
Participating in team sports	0	1	2	3	4
Leisure time reading	0	1	2	3	4

Number of Social Activities Index

SA = number of activities in which the individual participates at least 1 to 3 times a month

	Food	Durables	Services
Maximum	9	12	10
Minimum	0	0	0
$\bar{X}$	2.76	2.83	2.96
s.d.	1.43	1.52	1.44

Table 3

t Test for Differences between Means
Across Three Samples on Number of Social Activities Measure

	FOOD	DURABLES	SERVICES
FOOD		1.065	3.222*
DURABLES			2.047
SERVICES			

Tabled Value of t for 2 tailed test, ∞ df is 2.576

*statistically significant at $p \leq .01$

Given the conceptual importance of the per capita income component, it also was tested to see if the measures were comparable across the three data sets. The construction of the per capital income measure is shown in Exhibit 4. Using a t-test for the difference between means, none of the pairwise comparisons were statistically significant at the $p \leq .01$ level. Descriptive statistics for each of the five components of the disadvantaged consumer status measure are shown in Exhibit 5.

The next step, then, in constructing a measure of the extent to which a person is a disadvantaged consumer, is to combine these five variables (per capita income, level of education, number of types of groups, number of types of magazines, and number of social activities) into a linear index. The best way of assigning weights to the variables is through a Principal Components factor analysis with varimax rotation. This was done in order to extract the underlying components of a disadvantaged/advantaged dimension. In each data set two factors were extracted. The second factor was included in each case due to its closeness to the traditional cutoff of an eigen value of 1.0. or greater and due to its conceptual importance, based on an examination of the factor loadings. The factor loadings and labels are shown in Table 4.

What is interesting in these factor loadings is the way the factors are structured in each data set. The first factor to be extracted in each data set appears to be an information exposure factor. This would tap the extent to which an individual is disadvantaged due to a lack of access to information. Such a lack could indicate that the person does not have sufficient information for making a judicious choice in a particular situation and/or that due to a lack of exposure to varied information over time, the individual does not have sufficient evaluative dimensions or cognitive skills for making judicious choices. Thus, factor 1 is labeled Information. The moderate loadings of education on this factor further corroborate this interpretation.

Exhibit 4

Measure of Per Capita Income

Including yourself, how many people are living in your household?

One	1
Two	2
Three	3
Four	4
Five	5
Six or more	6

What was the total combined 1978 income, before taxes, of all of the members of your household?

Under $5,000	1
$5,000 - $ 9,999	2
$10,000 - $14,999	3
$15,000 - $19,999	4
$20,000 - $24,999	5
$25,000 - $29,999	6
$30,000 or above	7

Per Capita Income

Answers to the income question were first recorded to the median of the category. This figure was then divided by the response to the number of residents question.

	Food	Durables	Services
$\bar{X}$	$5,768	$6,244	$6,242
s.d.	3,938	4,164	3,922

Exhibit 5

Descriptive Statistics for Components of Disadvantaged Consumer Status Measure

Components of Disadvantaged Consumer Status Measure	Food & Clothing	Durables	Services
Number of types of groups (Role accumulation index) (out of a set of 7)	Maximum = 6 Minimum = 0 $\bar{X}$ = 1.21 s.d. = 1.78	Maximum = 7 Minimum = 0 $\bar{X}$ = 1.28 s.d. = 1.85	Maximum = 7 Minimum = 0 $\bar{X}$ = 1.32 s.d. = 1.80
Number of types of magazines (Breadth of mass media utilization index) (out of a set of 8)	Maximum = 8 Minimum = 0 $\bar{X}$ = 3.46 s.d. = 2.07	Maximum = 8 Minimum = 0 $\bar{X}$ = 3.39 s.d. = 2.09	Maximum = 8 Minimum = 0 $\bar{X}$ = 3.5 s.d. = 2.04
Number of social activities (out of a set of 13)	Maximum = 9 Minimum = 0 $\bar{X}$ = 2.76 s.d. = 1.43	Maximum - 12 Minimu = 0 $\bar{X}$ = 2.83 s.d. = 1.52	Maximum = 10 Minimum = 0 $\bar{X}$ = 2.96 s.d. = 1.44
Level of education (on a seven point nominal scale with 1 = no schooling and 7 = advanced university degree; see questionnaire for full scale)	Maximum = Minimum = $\bar{X}$ = 3.85 s.d. = 1.45	Maximum = Minimum = $\bar{X}$ = 3.90 s.d. = 1.49	Maximum = Minimum = $\bar{X}$ = 4.00 s.d. = 1.51
Per capita income	$\bar{X}$ = $5,768 s.d. = $3,938	$\bar{X}$ = $6,244 s.d. = $4,164	$\bar{X}$ = $6,242 s.d. = $3,922

Table 4

Disadvantage Index Factor Loadings

Variables Included	FOOD DATA		DURABLES DATA		SERVICES DATA	
	Information Factor	Education Factor	Information Factor	Education Factor	Information Factor	Education Factor
Number of types of groups	[.81]	.03	[.80]	.04	[.78]	.04
Number of types of magazines	[.56]	.40	[.67]	.20	[.58]	.37
Number of social activities	[.71]	.13	[.72]	.15	[.71]	.06
Level of education	.36	[.69]	.33	[.71]	.47	[.58]
Per capita income	-.03	[.88]	.01	[.89]	-.03	[.92]
Eigenvalue	2.08	.96	2.07	.98	2.05	.92
Cumulative percent of variance explained	41.6	60.7	41.4	61.1	41.0	59.4

Factor loadings of .5 or greater are enclosed in brackets.

The second factor, on the other hand, appears to be tapping the Economic dimension of being disadvantaged. Given the classical relationship between income and education (Barber 1957; Bendix and Lipset 1966), it is not surprising that education loads on the factor with per capita income.

By adding together the individual's scores on the two factors, we obtain a continuous measure of the extent to which the individual is a disadvantaged consumer. Given the structure of the loadings, the higher the overall score, the more advantaged the individual is. The lower the overall score, the more disadvantaged the person is as a consumer.

It is important to ask before proceeding, whether the measures are comparable across the three data sets. There are two ways to determine this. One is by examining the factor loadings themselves. That is, in pairwise fashion the three factor analyses can be compared as matrices. This procedure first rotates one factor loadings matrix into the space of the other using a least squares criterion, and then compares the two loadings matrices within the same space. This comparison is done both factor by factor and overall (see Ahmavarra 1954 and 1963 for further discussion). The results of these comparisons are shown in Tables 5, 6, and 7. Both factor by factor and overall the correlations are very strong indicating that the construction of the disadvantage indices is comparable across all three data sets.

The second way to cross-validate the disadvantage index is to examine the respondents' scores on the index. The descriptive statistics for each data set are shown in Table 8. Each of the distributions appeared to resemble a bell shape curve. Using a t-test for the difference between means, none of the differences between pairs was statistically significant at the $p \leq .01$ level.

In summary, an operational measure has been constructed which is continuous

Table 5

Correlations for Food and Durables Disadvantage Factors

		FOOD SAMPLE	
		Information Factor	Economic Factor
Durables Sample	Information Factor	1.00	-.04
	Economic Factor	.04	.97

Overall Correlations:

Pattern similarity (product-moment correlation coefficient) = .97

Pattern and magnitude similarity (intraclass correlation coefficient) = .98

Table 6

Correlations for Food and Services Disadvantage Factors

		FOOD SAMPLE	
		Information Factor	Economic Factor
Services Sample	Information Factor	.99	-.07
	Economic Factor	.07	.97

Overall correlations:

Pattern similarity (product-moment correlation coefficient) = .99

Pattern and magnitude similarity (intraclass correlation coefficient) = .99

Table 7

Correlations for Durables and Services Disadvantage Factors

		Durables Sample	
		Information Factor	Economic Factor
Services Sample	Information Factor	.97	-.01
	Economic Factor	.05	.96

Overall Correlations:

Pattern similarity (product-moment correlation coefficient) = .96

Pattern and magnitude similarity (intraclass correlation coefficient) = .97

Table 8

Descriptive Statistics for Disadvantage Index

	Food	Durables	Services
Maximum	17557	17005	11956
Minimum	226	219	226
$\bar{X}$	3120	3270	3320
s.d.	2127	2178	2083
N	871	887	917

and somewhat compensatory. The two factors which emerged were information and economic bases for being disadvantaged. The measure has been cross-validated and appears to be stable across the three samples.

Findings

Satisfaction/Dissatisfaction of the Disadvantaged

Having conceptually and operationally defined disadvantaged states, the relationship which this bears to the consumer's satisfaction/dissatisfaction with products remains to be examined. Two alternative hypotheses were put forth in the section on key questions. Does being disadvantaged make a person more likely to experience consumer dissatisfaction due to the restricted set of products available in the individual's shopping area (particularly if these are low quality items)? Or, does being disadvantaged make a person less likely to experience dissatisfaction due to an inability to evaluate the product and its outcomes and perceive ways in which these could be better? That is, does being disadvantaged mean living a life where nothing is expected to perform well or work out well? If this were true, according to the expectancy disconfirmation theory of consumer satisfaction (see Oliver, 1980), since nothing is different from what was expected, the consumer would not report high levels of dissatisfaction with that product. This is not to say that on the whole the individual would not feel discouraged and perhaps angry. In fact, as was noted earlier, disadvantaged consumers have been described as feeling fatalistic (Richards 1973), helpless and insecure (Andreasen 1975). But the question to be addressed here is whether they report being dissatisfied with products.

The way to examine this question is to look at the correlation between the disadvantage index and a measure of the overall satisfaction or dissatisfaction experienced by the individual. Three different measures of satisfaction/dissatisfaction will be used.

The first way to address the question is by looking at the number of sections in the questionnaire (out of a total of four sections) in which the respondent reported having at least one experience in which he or she was highly dissatisfied. Thus, the range for this measure of satisfaction/dissatisfaction measure is 0-4. The results for each of the three data sets are shown in Table 9.

The interesting finding in these results is the direction of the relationship. The more advantaged a consumer is, the more likely he or she is to report being dissatisfied (using this particular measure of dissatisfaction). Because advantaged individuals have better developed cognitive abilities for evaluating products (as evidenced by the highest correlations which are with number of types of magazines read and level of education), they are more likely to report having highly dissatisfying product experiences. Note also the lack of a statistically significant relationship in two of the three data sets for the per capita income variable. The lack of a relationship here and the finding of relationships with the education and stimulus variation variables brings to mind the saying, "Ignorance is bliss." Although it is probably true that the disadvantaged are not in a blissful state, it does appear that the advantaged are having dissatisfying experiences. Therefore, it is most appropriate to revise the saying to, "Knowledge is an awareness of problems."

In order to further explore the relationship between disadvantaged status and consumer dissatisfaction, a second measure of dissatisfaction was used. In this analysis, dissatisfaction was measured by asking of those who reported

Table 9

Correlations between Disadvantage Index and Satisfaction/Dissatisfaction as measured by Number of Sections (out of four) in which the Respondent reported having at least One Highly Dissatisfying Experience

	Food Data	Durables Data	Services Data
Disadvantage Index	n.s.	n.s.	.10[a]
Number of types of groups	.12[a]	.08[b]	.08[a]
Number of types of magazines	.17[a]	.14[a]	.14[a]
Number of social activities	.12[a]	.10[a]	n.s.
Level of education	.20[a]	.10[a]	.18[a]
Per capita income	n.s.	n.s.	.11[a]

[a]Statistically significant at $p \leq .001$

[b]Statistically significant at $p \leq .005$

[c]Statistically significant at $p \leq .01$

[d]Statistically significant at $p \leq .05$

having at least one highly dissatisfying experience with the products in that section (as in the first measure), how many such experiences they had. Thus, this measure is examining how often a person was highly dissatisfied, given that the person has indicated having at least one such experience. Thus, this is more of an intensity measure than the first measure was. It can be reported only on a section-by-section basis. This will give additional information about broad categories of products and services. The results for this analysis are shown in Tables 10A, 10B, and 10C.

One finding that is apparent from these results is that, on the whole, the extent to which a person is disadvantaged is less strongly and less frequently related to the number of highly dissatisfying experiences the individual had than it is to the previous measure of dissatisfaction. Again, all of the relationships are in the positive direction, indicating that the more advantaged a person is, the larger the number of highly dissatisfying experiences the person is likely to have had. It is interesting to note that this finding holds for sections which had fairly low levels of dissatisfaction in the total population study (e.g., household and family supplies, personal and health care products) as well as sections which had relatively high levels of dissatisfaction in the total population study (e.g., cars and other transportation items, repairs and general services, see Ash 1980).

The third way to examine the relationship between disadvantaged states and dissatisfaction is to measure dissatisfaction by counting the number of specific products within a section with which the individual reported being "somewhat dissatisfied" or "very dissatisfied." This measure is a stronger measure because it relies on an aggregation of item-by-item responses rather than relying on the respondent to report the aggregated amount of dissatisfaction. This measure can also be combined across sections of the questionnaire

Table 10

Correlations between Disadvantage Index and Satisfaction/Dissatisfaction as measured by Number of Highly Dissatisfying Experiences with products in a section, given that at least one such experience had occurred

A. FOOD DATA

	1. Food Products	2. Household and Family Supplies	3. Personal and Health Care Products	4. Clothes, Shoes, & Assessories
Disadvantage Index	.14[c]	.15[d]	.20[d]	
Number of types of groups				.13[d]
Number of types of magazines		.14[d]	.21[d]	.16[c]
Number of social activities				
Level of education				.11[d]
Per capita income	.12[d]	.13[d]	.20[d]	

B. DURABLES DATA

	1. Housing & Home Furnishings	2. Appliances and Personal Care Equipment	3. Entertainment, Recreation and Education Items	4. Cars and Other Transportation Items
Disadvantage Index				
Number of types of groups			.14[d]	.14[d]
Number of types of magazines	.14[d]	.12[d]		
Number of social activities				
Level of education				.19[d]
Per capita income				

C. SERVICES DATA

	1. Repairs & General Services	2. Professional & Personal Services	3. Financial Services and Insurance	4. Rentals, Public Transportation, and Utilities
Disadvantage Index	.13[d]			.14[d]
Number of types of groups	.11[d]			
Number of types of magazines	.14[d]			.20[a]
Number of social activities				
Level of education				.12[d]
Per capita income	.11[d]			

* Same coding for statistical significance as Table 9

to provide an overall result for each of the three questionnaires. These findings are shown in Table 11.

Several observations are noteworthy with respect to these findings. As with the other two measures, this one indicates that the more advantaged an individual is, the more dissatisfaction with products he or she reports experiencing. It is also interesting to note that the correlations with education are, in every case, higher than those with income. This goes counter to the common use of economic resource limits as the primary characteristics in labelling a person as disadvantaged. In these findings an individual with a low level of education is disadvantaged because he or she has not developed the requisite cognitive skills for evaluating the outcomes of purchases. In other words, because they have very simple cognitive structures, individuals, with low levels of education are less likely to notice ways in which they are dissatisfied with a product. Individuals with a higher level of education, like the epicure, have more complex cognitive structures and can therefore do a more complex evaluation of the product and its performance outcomes. This evaluation is therefore more likely to yield a higher level of reported dissatisfaction.

One other observation regarding these findings pertains to the size of the correlation coefficients. Were the purpose of the project to correlate the extent to which a product had a particular attribute or set of attributes (e.g., spoilage, mechanical breakdown, lateness in delivery) with the level of dissatisfaction experienced, we would expect a fairly high level of correlation. However, the purpose here is to examine variations across people rather than variations in the product. If we can assume that many of these types of problems with products would be distributed randomly through the population, then the remaining variation in the amount of dissatisfaction reported could be attributed to differences between the people involved. This project is examining

Table 11

Correlations between Disadvantage Index and Satisfaction/Dissatisfaction as measured by Number of Products with which the consumer reported being either "Somewhat Dissatisfied" or "Very Dissatisfied"

A. FOOD DATA

	1. Food Products	2. Household and Family Supplies	3. Personal and Health Care Products	4. Clothes, Shoes, and Accessories	All Four Sections
Disadvantage Index	.08[c]				
Number of types of groups		.06[d]		.08[b]	
Number of types of magazines	.08[b]	.10[a]		.07[d]	.09[b]
Number of social activities	.05[d]	.08[c]	.07[c]	.14[a]	.10[a]
Level of education	.13[a]	.18[a]	.07[c]	.10[a]	.15[a]
Per capita income	.08[c]				

B. DURABLES DATA

	1. Housing and Home Furnishings	2. Appliances and Personal Care Equipment	3. Entertainment Recreation and Education Items	4. Cars and other Transportation Items	All Four Sections
Disadvantage Index		.06[d]			
Number of types of groups	.07[d]	.08[c]	.18[a]	.08[c]	.15[a]
Number of types of magazines	.13[a]	.15[a]	.17[a]	.10[a]	.20[a]
Number of social activities	.06[d]	.09[b]	.17[a]	.09[a]	.15[a]
Level of education		.16[a]	.13[a]	.08[c]	.15[a]
Per capita income		.06[d]			

C. SERVICES DATA

	1. Repairs and General Services	2. Professional & Personal Services	3. Financial Services and Insurance	4. Rentals, Public Transportation and Utilities	All Four Sections
Disadvantage Index	.13[a]	.07[d]	.08[c]	.11[a]	.13[a]
Number of types of groups	.11[a]	.07[c]	.09[a]	.10[b]	.12[a]
Number of types of magazines	.15[a]	.07[d]	.10[a]	.15[a]	.16[a]
Number of social activities		.06[d]	.06[d]	.11[a]	.09[a]
Level of education	.18[a]	.10[a]	.11[a]	.21[a]	.21[a]
Per capita income	.14[a]	.07[d]	.08[c]	.11[a]	.14[a]

* Same coding for statistical significance as Table 9

only the portion of variance in reported dissatisfaction which is due to differences in the extent to which people are advantaged or disadvantaged. For this type of investigation, the reported correlation coefficients are therefore quite strong. The action implications of these findings, discussed in a later section, will return to this point in describing actions for changing the consumers involved rather than the products involved.

The results regarding the relationship between disadvantaged status and consumer action taking are also highly interesting to both policymakers and marketing practitioners. These results are shown on Table 12. First, the table reveals that consumers who are advantaged are more likely to take some form of action in response to dissatisfaction at least in the case of food and clothing products and in the case of consumer services. This result is not surprising and affirms that people who are advantaged tend to be less fatalistic about consumer problems than is the case with people who are disadvantaged. Second, a glance at the correlation coefficients on Table 12 indicates that the greatest frequency of action-taking is associated with consumers who tend to be fairly high in their readership of a number of different types of magazines. Apparently these people, through their reading habits, are being exposed to a broader range of information which stimulates action-taking behavior as a means of resolving their purchase/consumption problems. Third, the table shows significant positive relationships between level of formal education and action-taking across all three surveys. Consumers with relatively higher levels of educational attainment appear more likely to take action in response to dissatisfaction than is the case with people who report lower levels of formal education. Taken together, the findings revealed on Table 12 may be compared to earlier studies which reported that complainers in general tended to be above average in income,

Table 12

Correlations between Disadvantage Index and Action-Taking as measured by Number of Sections in the Questionnaire in which the Respondent reported taking action on the most unsatisfactory product in that section.

	Food Data	Durables Data	Services Data
Disadvantage Index	.06[d]	n.s.	.08[c]
Number of types of groups	.13[a]	.11[a]	.09[b]
Number of types of magazines	.21[a]	.14[a]	.17[a]
Number of social activities	.11[a]	.10[a]	n.s.
Level of education	.23[a]	.08[b]	.16[a]
Per capita income	.07[d]	n.s.	.08[c]

[a]Statistically significant at $p \leq .001$

[b]Statistically significant at $p \leq .005$

[c]Statistically significant at $p \leq .01$

[d]Statistically significant at $p \leq .05$

education, and social status (Liefeld et al., 1975; Thomas and Shuptrine, 1975; Warland et al., 1975; Stokes, 1974). The implications of these findings are discussed in the final section of the report.

Conclusions

A principal finding of the current study is that consumers who are advantaged tend to report relatively higher levels of dissatisfaction with their purchases of goods and services than is the case for consumers who are disadvantaged. Since people who are advantaged appear, in general, to experience more dissatisfaction as consumers, it is interesting to speculate on the reasons for this tendency.

First, consumers who are classified as advantaged enjoy greater exposure to external groups and to various media than their disadvantaged counterparts. In other words, their daily lives are influenced by a relatively high number of contacts with their external environment. Consequently, people who are advantaged are likely to have greater knowledge about improvements in standards of product quality or service than less advantaged people. As such, they may operate with a higher set of pre-purchase expectations regarding product quality owed by the manufacturer or with respect to the quality of service owed by the supplier. The likelihood that negative disconfirmation of prior expectations and hence dissatisfaction might occur is therefore increased among comparatively advantaged consumers.

Second, it has been suggested that people who are relatively disadvantaged may indeed be cognitively weaker than persons who are described as advantaged. Since consumers who are disadvantaged are defined, in part, as those who suffer from reduced access to information about a product or service, they are likely to operate with a poorly defined set of expectations regarding performance. In short, the consumer who is disadvantaged may be less aware

than his advantaged counterpart about the extent to which a product fits his specific needs or about the potential problems or defects associated with a product. Thus, the disadvantaged consumer, from a public policy perspective, is handicapped in terms of the level and quality of information used to make choice decisions.

Third, disadvantaged people, particularly those who are older, may be more fatalistic as consumers and, therefore, may be less likely to believe that performance standards can be substantially improved. Consequently, they may be comparatively less demanding about performance than consumers who are advantaged.

The other important finding of this study is that consumers who are disadvantaged are more likely to take some form of action, including voicing a complaint or actively seeking redress, in order to resolve their dissatisfaction than consumers who are disadvantaged. This tendency may be explained by a combination of factors.

First, consumers who are advantaged are more likely to report actions

taken in response to dissatisfaction, in part, because of a simple mechanical factor. Since these consumers apparently are experiencing dissatisfaction more frequently than disadvantaged consumers, one would expect them to report taking a correspondingly higher number of actions to solve their purchase problems. Other things being equal, higher reported levels of dissatisfaction should lead to increased reported instances of action-taking behavior.

Second, consumers who are advantaged may, as noted earlier, be cognitively stronger than those who are disadvantaged. Consequently, the former are likely to have better understanding about how to resolve consumer problems, particularly how to address and utilize alternative corporate complaint-handling systems. This may be especially true in cases such as the financial services and insurance industries where the complaint-handling mechanisms tend to be fairly complex and poorly understood by consumers.

Third, advantaged consumers are likely to have greater confidence that they will receive a favorable payoff from their expenditure of time and effort in actions taken to resolve purchase problems. Consumers who are disadvantaged may feel uncomfortable about taking some form of action to redress a problem if they are confused or uncertain about their rights. In these situations, the pragmatic tendency of the disadvantaged consumer has been to take no action whatsoever in response to dissatisfaction. In general, consumers who are advantaged may be much less willing than those who disadvantaged to settle for inferior products and/or services.

Finally, people who are advantaged may believe that they enjoy, as consumers, relatively high economic clout which they can use as a lever to obtain swift and equitable resolutions to their disputes. These consumers expect to be treated with deference in the marketplace, demand that their

problems be handled quickly and efficiently and insist that their purchases of goods and services live up to the promises made by manufacturers, retailers or service suppliers. The prevailing sentiment is that "money talks", and that economic power may be used to advantage when one seeks to resolve a consumer problem.

SATISFACTION, DISSATISFACTION AND COMPLAINING BEHAVIOR: A COMPREHENSIVE STUDY OF THE DISADVANTAGED CONSUMER

MANAGEMENT SUMMARY

Conclusions

1. A consumer who is disadvantaged suffers from lack of access to the marketplace for a variety of reasons, some economic and others related to the use of consumer information to make sound purchase decisions. The extent to which an individual is disadvantaged takes into account:

   (a) the extent to which the individual is unable to participate in the marketplace;

   (b) the extent to which the person lacks the cognitive skills or the information to select the product which most closely fits his or her needs;

   (c) the extent to which the person lacks the cognitive skills or the information to recognize problems with products when they are encountered;

   (d) the extent to which the person lacks the cognitive and psychological abilities to solve problems when they are recognized.

2. Consumers who are advantaged tend to report significantly higher levels of dissatisfaction with their purchases of products and services than is the case for consumers who are disadvantaged.

3. Consumers who are advantaged are far more likely to take action in response to dissatisfaction than consumers who are comparatively disadvantaged.

Implications

1. Consumers who are advantaged or disadvantaged differ significantly according to reported levels of dissatisfaction and action-taking behavior. This argues persuasively for a market segmentation approach in the targeting of government programs designed to improve the consumer choice and evaluation processes.

2. The Key to helping disadvantaged consumers make more informed purchase decisions is through increased initiatives in consumer information and education rather than through further regulatory interventions. Progress is likely to be faster in the short-run if efforts are made to change consumers rather than to change products and services.

3. Manufacturers, retailers and service suppliers must begin to recognize and accept the fact that self-reported levels of dissatisfaction and complaint behavior may significantly underrepresent the full magnitude of problems encountered by consumers. Our data indicate that this may be especially true in the case of consumers who are disadvantaged. Valid measures of consumer satisfaction and dissatisfaction are needed to supplement conventional volunteered complaint data in order to obtain better feedback about how consumers are responding to their purchases of products and services. These organizations should recognize that it is in their economic self-interest to obtain such information.

Recommendations

A set of recommendations are outlined in the final section of the main report.

Professor Stephen B. Ash
Professor Melanie Wallendorf
February, 1981

References

Ahmavarra, Y. "The Mathematical Theory of Factorial Invariance Under Selection," Psychometrika 19 (1954).

Ahmavarra, Y. On the Mathematical Theory of Transformation Analyses. Helsinki: 1963.

Andreasen, Alan R. The Disadvantaged Consumer. NY: The Free Press, 1975.

Andreasen, Alan R. "The Differing Nature of Consumerism in the Ghetto," Journal of Consumer Affairs 10 (Winter 1976), 179-190.

Andreasen, Alan R. "The Ghetto Marketing Life Cycle," Journal of Marketing Research 15 (February 1978), 20-28.

Ash, Stephen B. "Consumer Satisfaction, Dissatisfaction and Complaining Behavior: Major Findings and Directions for Action." Report submitted to Consumer Research and Evaluation Branch, Consumer and Corporate Affairs, Canada, May 1980.

Barber, Bernard. Social Stratification. NY: Harcourt Brace Jovanovich, 1957.

Bieri, James, Alvin Atkins, Scott Briar, Robin Leaman, Henry Miller, and Tony Tripodi. Clinical and Social Judgment: The Discrimination of Behavioral Information. NY: John Wiley, 1966.

Bendix, Reinhard and Seymour Martin Lipset (eds.). Class, Status and Power (2nd ed.). NY: Free Press, 1966.

Blau, Peter M. "Presidential Address: Parameters of Social Structure." American Sociological Review 39 (October 1974), pp. 615-635.

Caplovitz, David. The Poor Pay More. NY: The Free Press, 1963.

Galbraith, John Kenneth. The Affluent Society (2nd ed., revised). Boston: Houghton Mifflin, 1971.

Goldman, Arieh. "Confined Shopping Behavior Among Low Income Consumers: An Empirical Test," Journal of Marketing Research 15 (February 1978), 11-19.

Goodman, Charles S. "Do the Poor Pay More?" Journal of Marketing 32 (January 1968), pp. 18-24.

Inkeles, Alex and David Horton Smith. Becoming Modern. Cambridge, Mass: Harvard University Press, 1974.

Karpel, Craig. "Ghetto Fraud on the Installment Plan," in Ralph Nader (ed.) The Consumer and Corporate Accountability. NY: Harcourt Brace Jovanovich, 1973, pp. 258-270.

Liefeld, J. P., F.C.H. Edgecombe and L. Wolfe. "Demographic Characteristics of Canadian Consumer Complaints," Journal of Consumer Affairs 9 (Summer 1975): 73-80.

Magnuson, Warren G., and Jean Carper. The Dark Side of the Marketplace. Englewood Cliffs, N.J.: Prentice-Hall, 1968.

Nader, Ralph (ed.) The Consumer and Corporate Accountability. NY: Harcourt Brace Jovanovich, 1973.

Oliver, Richard L. "A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions," Journal of Marketing Research 17 (November 1980), pp. 460-469.

Phillips, Lynn W., and Brian Sternthal. "Age Differences in Information Processing: A Perspective on the Aged Consumer," Journal of Marketing Research 14 (November 1977), pp. 444-457.

Richards, Louise G. "Consumer Practices for the Poor," in Conrad Berenson and Henry Eilbert (eds.), The Social Dynamics of Marketing, N.Y.: Random House, 1973, pp. 229-244.

Scott, William A. "Cognitive Complexity and Cognitive Flexibility," Sociometry 25.

Sexton, Donald E. "Comparing the Cost of Food to Blacks and Whites: A Survey," Journal of Marketing 35 (July 1971), pp. 40-47.

Stafford, James E., Keith K. Cox, and James B. Higginbotham. "Some Consumption Pattern Differences Between Urban Whites and Negroes," in Conrad Berenson and Henry Eilbert (eds.), The Social Dynamics of Marketing, NY: Random House, 1973, pp. 257-269.

Steade, Richard D. Business and Society in Transition: Issues and Concepts. San Francisco: Canfield Press, 1975.

Stokes, Raymond C. "Consumer Complaints and Consumer Dissatisfaction," The Food and Drug Law Institute, Phoenix, Arizona, April 1974.

Sturdivant, Frederick D. (ed.) The Ghetto Marketplace. NY: The Free Press, 1969.

Sturdivant, Frederick D. "Better Deal for Ghetto Shoppers," Harvard Business Review (March-April 1968), 130-139.

Thomas, William R. and F. Kelly Shuptrine. "The Consumer Complaint Process: Communication and Resolution," Business and Economic Review 21 (June 1975): 13-22.

Wallendorf, Melanie. "Social Role in Marketing Contexts." American Behavioral Scientist 21 (March-April 1978), 571-582.

Wallendorf, Melanie. "Stimulus Variation and Consumer Satisfaction/Dissatisfaction and Action-Taking." Report on project funded by Consumer Research and Evaluation Branch, Consumer and Corporate Affairs, Canada, 1979.

Warland, Rex H., Robert O. Hermann and Jane Willits. "Dissatisfied Consumers: Who Gets Upset and Who Takes What Action?" Journal of Consumer Affairs, (Winter 1975): 148-63.